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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Lawrence	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Harris	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX1770	XXX - XX-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Lawrence First Name	Harris Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		Number Street	Number Street
		Chicago Illinois 60649 City State Zip Code	City State Zip Code
		Cook	
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor	1 Lawrence		Harris		Case number (if knd	own)
	First Name	Middle Name	Last Name			
Part 2:	Tell the Court Abo	ut Your Bankruptcy C	ase			
Bar	chapter of the akruptcy Code you choosing to file ler		description of each, see <i>No</i> 0)). Also, go to the top of pa			C. § 342(b) for Individuals Filing for opriate box.
8. Hov	w you will pay the	more details about cashier's check, or may pay with a cre I need to pay the findividuals to Pay I request that my judge may, but is rethe official poverty you choose this op	thow you may pay. Typical money order If your attendit card or check with a particle in installments. If you your Filing Fee in Installments fee be waived (You may not required to, waive your line that applies to your filme.)	ally, if your corney is re-printon choose ments (Correquest ramily signally	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, ir payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
ban	ve you filed for kruptcy within the 8 years?	Ves. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
cas beii spo filin you par	any bankruptcy es pending or ng filed by a use who is not g this case with , or by a business tner, or by an liate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	you rent your idence?	✓ No. Go to	o line 12.			o you want to stay in your residence? St You (Form 101A) and file it with

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Harris Debtor 1 Lawrence __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Lawrence
 Harris
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Lawrence	Madalla Nassa		Case number (if known)	
Part 6: First Name Answer These Que	Middle Name estions for Reporting Purpo	Last Name DSes		
16. What kind of debts do you have?	16a. Are your debts prima "incurred by an indivi ☐ No. Go to line 16 ☐ Yes. Go to line 17 16b. Are your debts prima money for a business ☐ No. Go to line 16 ☐ Yes. Go to line 17	arily consumer debts? Condual primarily for a personal, b. 7. arily business debts? Busines or investment or through the c.	, family, or household purp ness debts are debts that yo ne operation of the busines:	ose." ou incurred to obtain s or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid t	Chapter 7. Go to line 18. apter 7. Do you estimate that af that funds will be available to di		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,00	50,	,001-50,000 ,001-100,000 ore than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	-\$50 million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001-	-\$50 million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents mout this document, I have on	on, and I declare under penaliser Chapter 7, I am aware that ode. I understand the relief at eand I did not pay or agree to obtained and read the notice be with the chapter of title 11	I may proceed, if eligible, unavailable under each chapte to pay someone who is not required by 11 U.S.C. § 34	an attorney to help me fill .2(b).
		e statement, concealing prop tcy case can result in fines u 41, 1519, and 3571.		
	/s/ Lawrence Harris Signature of Debtor 1		Signature of Debtor 2	
	Executed on 8/9/20	117 / DD / YYYY	Executed on	M / DD / YYYY

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Debtor 1 Lawrence		Harris	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12, o	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 34	2(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	• •			ules filed with the petition is incorrect.
attorney, you do not	•			p
need to file this page.	/s/ Kashwal Kaur		Date	8/9/2017
	Signature of Attorney for	or Debtor		M / DD / YYYY
	olgitature of Attorney ic	Debtoi		
	Kashwal Kaur			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Aver	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone		Email address	kkaur@semradlaw.com
			_	·
			Illinois	<u> </u>
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Lawrence		Harris	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(State)	

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	•
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy line 33, Total leal estate, from <i>Conedule ND</i>	¢15.250.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,350.00 ——————————————————————————————————
1c. Copy line 63, Total of all property on Schedule A/B	\$15,350.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$07.700.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$27,798.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$640.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$34,012.00
Your total liabilities	\$62,450.00
Part 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	\$4,229.20
	\$4,229.20
Schedule I: Your Income (Official Form 106I)	\$4,229.20 \$3,979.00

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Harris Debtor 1 Lawrence _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,962.73 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$640.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$640.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:					
Dalata u 1	Laur				Hamia			
Debtor 1		rence : Name	Middle N	lame	Harris Last Name			
Debtor 2								
(Spouse, if fil	^{ling)} First	Name	Middle N	lame	Last Name			
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							
Officia	ıl Form	106A/B				_		Check if this is an amended filing
Sched	dule A	/B: Prope	rty					12/1
category v responsibl write your	where you e for supp name and	think it fits best. E lying correct infor I case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	n asset only once. If an asset fits in m occurate as possible. If two married po is needed, attach a separate sheet question. or Other Real Estate You Own or	eople are to this fo	e filing together, both a orm. On the top of any a	re equally
			_					
1. Do you	No. Go to		juitable interest i	n an	y residence, building, land, or simila	r properi	y:	
		e is the property?						
	100. 111101	o lo tiro proporty.		Wh	at is the property? Check all that apply	v	Do not deduct secured	claims or exemptions. Put
1.1					Single-family home	у.	the amount of any secu	red claims on Schedule D:
	Street add	ress, if available, or	other description	П	Duplex or multi-unit building			ims Secured by Property.
	-				Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Number	Street			Land		Describe the nature o	f vour ownership
				Н	Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life	e estate), if known.
				Wh one	o has an interest in the property? Ch	neck	Check if this is co	mmunity property
					Debtor 1 only		Ш	
				П	Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
					At least one of the debtors and another	r		
					ner information you wish to add abou operty identification number:	ıt this ite	m, such as local	
If you	own or hav	ve more than one, li	st here:	•				
				Wh	at is the property? Check all that apply	у.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street add	ress, if available, or	other description	Ш	Single-family home			nims Secured by Property.
				H	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the
				Н	Manufactured or mobile home		entire property?	portion you own?
				H	Land			
	Number	Street		Ħ	Investment property		Describe the nature of interest (such as fee s	
	O:t-	Ctata	7:- 0		Timeshare Other		the entireties, or a life	
	City	State	Zip Code					
				Wh	o has an interest in the property? Ch	neck	(see instructions)	mmunity property
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another	r		
					ner information you wish to add abou perty identification number:	ıt this ite	m, such as local	

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Debtor 1	Lawrence First Name	Middle Name	Harris Last Name	Case numbe	r (if known)	
1.3	et address, if available, or otl	v Г	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	<u> </u>	Describe the nature or interest (such as fee s the entireties, or a life Check if this is co	imple, tenancy by e estate), if known.
]]]]	Vho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	other	(see instructions)	
	the dollar value of the por ve attached for Part 1. Wr	ite that number he	.	uding any entrie	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	at? Include any vehicles	
you own t	hat someone else drives. If y uns, trucks, tractors, sport ut	ou lease a vehicle, a	also report it on Schedule G: Executo			
3.1	Make Model: Year:	Toyota Camry 2016	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2016 Toyota Camry	22000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$14150.00	Current value of the portion you own? \$14150.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Lawrence First Name	Middle Name	Harris Cas	se number <i>(if k</i>	known)	
3.3	Make Model: Year:		Who has an interest in the property? one.	th	e amount of any secu	claims or exemptions. Put red claims on <i>Schedule D</i> ims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		urrent value of the ntire property?	Current value of the portion you own?
			At least one of the debtors and anoth Check if this is community proper instructions)			
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the property? one. Debtor 1 only Debtor 2 only	th <i>Ci</i>	e amount of any secu	claims or exemptions. Pured claims on <i>Schedule Lims Secured by Property</i> . Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and anoth		ntire property?	portion you own?
			Check if this is community proper instructions)	ty (see		
4.1	No					
			Who has an interest in the property?			claims or exemptions. Pu
			one. Debtor 1 only Debtor 2 only	th Cl	e amount of any secu reditors Who Have Cla urrent value of the	red claims on Schedule Lims Secured by Property. Current value of the
	Make Model: Year:		one. Debtor 1 only	th Co Co er ner	e amount of any secu reditors Who Have Cla	red claims on Schedule Lims Secured by Property.
4.2	Make Model: Year: Approximate mileage: Other information: Make Model: Year:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this is community proper	th Col er her ty (see	e amount of any secureditors Who Have Claurrent value of the ntire property?	red claims on Schedule Lims Secured by Property. Current value of the
4.2	Make Model: Year: Approximate mileage: Other information: Make Model:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this is community proper instructions) Who has an interest in the property? one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	th Cr er Tty (see Check De th Cr er	e amount of any secureditors Who Have Claurrent value of the ntire property?	red claims on Schedule Is ims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Is
4.2	Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth instructions) Who has an interest in the property? one. Debtor 1 only Debtor 2 only	th Cr er ner ty (see Check Do th Cr er cr er cr cr cr cr cr cr er	e amount of any secu reditors Who Have Cla urrent value of the ntire property? o not deduct secured e amount of any secu reditors Who Have Cla urrent value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pred claims on Schedule ims Secured by Property Current value of the

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$125.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Used Clothing \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$200.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: \$300.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	or 1 La	awrence		Harris	Case number (if known)	
	Fir	rst Name	Middle Name	Last Name		
20.	Negot Non-n Non-n Non-n Non-n Non-n	tiable instruments in negotiable instrume lo es. Give specific	prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory notes,	and money orders.	
21.	Retire	ement or pension	accounts			
				thrift savings accounts, or	other pension or profit-sharing plans	
	✓ N	lo				
	_ Y	es. List each	Type of account:	Institution name:		
		ccount eparately.	401(k) or similar plan:			
	50	ерагатету.	Pension plan:			
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	Your s Examp	ples: Agreements wanies, or others	prepayments deposits you have made so that vith landlords, prepaid rent, public			
	∐ Ye	es	Electric:			-
			Gas:			
			Heating oil:			-
			Security deposit on rental unit:			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			-
23.	Annui	ities (A contract for	r a periodic payment of money to	you, either for life or for a n	umber of years)	
	✓ N	es	Issuer name and description:			

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Debt	or 1 Lawrence First Name	Middle I	Harris Name Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an acc	count in a qualified ABLE program, or unde	er a qualified state tuition program.	
		530(b)(1), 529A(b), and 529((b)(1).		
	Yes	Institution name and descrip	ption. Separately file the records of any interest	ts.11 U.S.C. § 521(c):	
25.		ible or future interests in p or your benefit	property (other than anything listed in line	1), and rights or powers	
	✓ No Yes. Desc	ribe			
26.			secrets, and other intellectual property es, proceeds from royalties and licensing agree	ements	
	✓ No				
	Yes. Desc	ribe			
27.		nchises, and other general			
		lding permits, exclusive licen	ses, cooperative association holdings, liquor li	icenses, professional licenses	
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own? Do not deduct secured
	Tax refunds ov	ved to you		Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s abou			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov No Yes. Give s abou you a	ved to you pecific information t them, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s abou you a and t	pecific information t them, including whether llready filed the returns he tax years	spousal support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t	pecific information t them, including whether llready filed the returns he tax years	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, s	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, s	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, s	spousal support, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	pecific information t them, including whether liready filed the returns he tax years t due or lump sum alimony, s specific information		State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	pecific information t them, including whether liready filed the returns he tax years t due or lump sum alimony, s specific information	spousal support, child support, maintenance, ce payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soci	pecific information t them, including whether liready filed the returns he tax years t due or lump sum alimony, s specific information	ce payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s abou you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soci	pecific information t them, including whether liready filed the returns he tax years t due or lump sum alimony, s specific information	ce payments, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ¹	tor 1	Lawrence		Harris	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		erests in insurance amples: Health, disab		alth savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	✓	No Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	If y		of a living trust, expect	someone who has died proceeds from a life insurance polic	cy, or are currently entitled to receive	
33.				you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.		her contingent and set off claims No Yes. Describe	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
35.	Any	y financial assets y No Yes. Describe	ou did not already list			
36.			•	m Part 4, including any entries fo		\$500.00
Part					nterest In. List any real estate in Part	1.
37.	Do	No. Go to Part 6. Yes. Go to line 38.	ny legal or equitable in	terest in any business-related pi	. С р р	current value of the ortion you own? To not deduct secured claims rexemptions
38.		counts receivable o	or commissions you alr	eady earned		. S.S.IIpilolio
		Yes. Describe				
39.			nishings, and supplies ated computers, software	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elect	ronic devices
	✓	No Yes. Describe				

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Deb	tor 1 Lawrence		Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	machinery, fixtures, e	equipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
11	Inventory			
41.	Inventory			
	✓ No			
	Yes. Describe			
42	Interests in partnersh	ins or joint ventures		
		ipo di joine voncardo		
		Name of entity:	% of ownership:	
	Yes. Give specific	•	·	
	information about them			-
43	Customer lists, mailing	lists, or other compilations		
	—	,		
	No No		4 (44 4))0	
	Yes. Do your lists if	nclude personally identifiable information (as defined in 11 U.S.C. § 10	11(41A))?	
	No			
	Yes. Desc	ribe		
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			
	information			
				_
45 A	dd the dellar value of s	all of your entries from Part 5, including any entries for pages you	, have attached	
		all of your entries from Part 5, including any entries for pages you er here		
<u> </u>				
Pari		arm- and Commercial Fishing-Related Property You Own interest in farmland, list it in Part 1.	n or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-	-related property?	
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
	_			or exemptions
47.	Farm animals			
	Examples: Livestock, p	ouitry, tarm-raised tish		
	✓ No			
	Yes. Describe			

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Debt	tor 1 Lawrence First Name		arris ast Name	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.		rcial fishing-related property you did n	iot aiready list		
	✓ No Yes. Describe				
		I of your entries from Part 6, including		u have attached	
•				L	
Part	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No	s, country out montporomp			
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	it number here		•
		,			
	Linkship Tokala ad	Fool Book of this Forms			
Part	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$14150.00		
57. P	art 3: Total personal an	d household items, line 15	\$700.00		
58. P	art 4: Total financial as	sets, line 36	\$500.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$15350.00	Copy personal property total ▶	+ \$15350.00
					\$15350.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

	Case 17-23777		ed 08/09/17 Document	Entered 08, Page 20 of 7	/09/17 12:49:51 '3	Desc Main
Fill in this info	rmation to identify your case:					
Debtor 1	Lawrence		Harris			
	First Name	Middle Name	Last Nar	me		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Nar	me		
United States		rthern	District of Illin			
0			(Sta	ate)		
Case number (If known)						
Official	Form 106C					Check if this is an amended filing
Schedul	le C: The Proper	ty You Clai	m as Exen	npt		04/16
information. as exempt. If additional particles as specthe amount tax-exempt	more space is needed, fill ages, write your name and m of property you claim a ific dollar amount as exe of any applicable statuto retirement funds—may be	sted on Schedule out and attach to case number (if k as exempt, you r mpt. Alternative ry limit. Some ex be unlimited in d	e A/B: Property (Control of this page as ma conown). must specify the ly, you may claim emptions—succollar amount. He	official Form 106A any copies of <i>Part</i> amount of the ea m the full fair ma th as those for he powever, if you cla	/B) as your source, list 2: Additional Page as exemption you claim. rket value of the proalth aids, rights to relim an exemption of	one way of doing so is to perty being exempted up to ceive certain benefits, and 100% of fair market value nined to exceed that amount,
	tion would be limited to t		atutory amount.			
Part 1: Ide	ntify the Property You Cla	aim as Exempt				
	et of exemptions are you clai	•			u.	
✓ You	are claiming state and feder	al nonbankruptcy	exemptions. 11 U.	S.C. § 522(b)(3)		
You	are claiming federal exempt	ions. 11 U.S.C. § 5	522(b)(2)			
2 For any	anamantu usu list an Cabadula	A/D that you alai		n the information be	.1	

or any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$350.00 description: **✓** \$350.00 Misc. Household Goods 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(a) \$225.00 description: **✓** \$225.00 Misc. Used Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Lawrence Harris Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$125.00 description: **✓** \$125.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 Checking account, Citi 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 Savings account, Citi 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 17

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			Do	ocument Page 22 of	73		
Fill in th	nis inform	ation to identify your ca	se:				
Debtor	1	Lawrence		Harris			
		First Name	Middle Name	Last Name			
Debtor (Spouse,		First Name	Middle Name	Last Name			
United	States Ba	nkruptcy Court for the:	Northern	District of Illinois			
		.,,		(State)			
(If known)							
Offic	cial F	orm 106D			1		Check if this is an mended filing
Sch	edul	e D: Credito	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more sp name a 1. Do	pace is no nd case r o any cre No. Ch Yes. Fi	eeded, copy the Addition number (if known). editors have claims select this box and submill in all of the information	ecured by your proper hit this form to the court	e are filing together, both are equinber the entries, and attach it to text. ty? with your other schedules. You have	his form. On the top o	of any additional pag	
5	List all se separately	for each claim. If more th	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors	Column A Amount of claim	Column B Value of	Column C Unsecured
	n Part 2. / name.	As much as possible, list	the claims in alphabetical	order according to the creditor's	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
		MOTOR CREDIT	Describe the property	that secures the claim:	\$27,798.00	\$14,150.00	<u>\$13,648.0</u> 0
	Creditor's N 7670 S C	ame HESTER ST UNIT 2	2016 Toyota Camry				
-	Number	Street		, the claim is: Check all that apply.			
-			Contingent				
_	ENGLEWO Dity	OOD CO 80112 State ZIP Code	Unliquidated				
\ \ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		s the debt? Check one.	Disputed				
		or 1 only	Nature of lien. Check				
	=	or 2 only	An agreement you car loan)	made (such as mortgage or secured			
		or 1 and Debtor 2 only st one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
'		nother	Judgment lien from	n a lawsuit			
		k if this claim relates community debt	Other (including a r	ight to offset)			
	Date debi	-	Last 4 digits of accou	nt number0001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$27,798.00

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		Oocument Page 23 of 73			
Fill in this in	nformation to identify your case:				
Debtor 1	Lawrence First Name Middle Name	Harris Last Name			
Debtor 2 (Spouse, if filir		Last Name			
United State	es Bankruptcy Court for the: Northern	District of Illinois (State)			
Case numb	per	(orate)			
Official	Form 106E/F		Che	ck if this is an	amended filing
Sche	dule E/F: Creditors Who	o Have Unsecured Claims	6		12/15
Form 106A/ claims that the entries known).	(B) and on Schedule G: Executory Contracts and are listed in Schedule D: Creditors Who Hold Cla	hat could result in a claim. Also list executory contract Unexpired Leases (Official Form 106G). Do not include ims Secured by Property. If more space is needed, cop Page to this page. On the top of any additional pages	any creditors by the Part yo	s with partia ou need, fill it	lly secured t out, number
2. List a listed, As mu Contin	identify what type of claim it is. If a claim has both pr	s more than one priority unsecured claim, list the creditor solority and nonpriority amounts, list that claim here and sho cording to the creditor's name. If you have more than two so a particular claim, list the other creditors in Part 3.	w both priority	and nonprior	rity amounts.
,	,	·	Total claim	Priority amount	Nonpriority amount
2.1 IRS		Last 4 digits of account number	\$640.00	\$640.00	\$0.00
<u>PO E</u>	ity Creditor's Name 3ox 7346	When was the debt incurred?n/a			
Num	ber Street	As of the date you file, the claim is: Check all that apply.			
City Who	Adelphia Pennsylvania 19101 State Zip Code Incurred the debt? Check one. Debtor 1 only Debtor 2 only	Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations			
	Debtor 1 and Debtor 2 only At least one of the debtors and another	✓ Taxes and certain other debts you owe the government			
	Check if this claim relates to a community debt	Claims for death or personal injury while you were intoxicated			
Is th	e claim subject to offset?	Other. Specify			

Yes

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Debte	or 1 Lawrence First Name	Middle Name	Harris	Case number (if known)
Dowl		our NONPRIORITY Unse	Last Name	
]	Do any creditors No. You have	have nonpriority unsecured on the part in this part in th	claims against you? t. Submit this form to the	ne court with your other schedules.
t I	unsecured claim, li	st the creditor separately for each	ch claim. For each claim	er of the creditor who holds each claim. If a creditor has more than one priority listed, identify what type of claim it is. Do not list claims already included in Part 1. Part 3.If you have more than four priority unsecured claims fill out the Continuation
				Total claim
4.1	ALLY FINANCIAL Nonpriority Cred	itor's Name		Last 4 digits of account number 6808 \$14,079.00
	PO BOX 380901 Number Str	reet		When was the debt incurred? 5/2013 As of the date you file, the claim is: Check all that apply.
			_	Contingent
	BLOOMINGTON		55438	Unliquidated
	City	State he debt? Check one.	Zip Code	Disputed
	Debtor 1 on			Type of NONPRIORITY unsecured claim:
	Debtor 2 on	ly		Student loans
	Debtor 1 and	d Debtor 2 only		Obligations arising out of a separation agreement or
	At least one	of the debtors and another		divorce that you did not report as priority claims
	Check if th	is claim relates to a commu	nity debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim sub	oject to offset?		✓ Other. Specify 060 Automobile
	✓ No			
	Yes			
4.2	CAPITAL ONE A Nonpriority Cred			Last 4 digits of account number 1001 \$0.00
	3901 DALLAS P			When was the debt incurred? 6/2006
	Number Sti	reet		As of the date you file, the claim is: Check all that apply.
	-			Contingent
	PLANO City	Texas State	75093 Zip Code	Unliquidated
	•	he debt? Check one.	Zip Gode	Disputed
	Debtor 1 on	ly		Type of NONPRIORITY unsecured claim:
	Debtor 2 on	ly		Student loans
	Debtor 1 and	d Debtor 2 only		Obligations arising out of a separation agreement or
	At least one	of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar
	Check if th	is claim relates to a commu	nity debt	debts
	Is the claim sub	oject to offset?		Other. Specify073 Automobile
	✓ No			
	Yes			
4.3	CAPITALONE Nonpriority Cred	itor's Name		Last 4 digits of account number 5304 \$3,413.00
	PO BOX 26625			When was the debt incurred? 3/2007
	Number St	reet		As of the date you file, the claim is: Check all that apply.
	DICUMOND	Vive in in	00001	Contingent
	RICHMOND City	Virginia State	23261 Zip Code	Unliquidated
		he debt? Check one.		Disputed
	Debtor 1 on			Type of NONPRIORITY unsecured claim:
	Debtor 2 on			Student loans
		d Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims
	브	of the debtors and another	-: b d - lb. b	Debts to pension or profit-sharing plans, and other similar
	Is the claim sub	is claim relates to a commu	πιγ αερτ	debts Other. Specify CreditCard
	No	oject to unset?		V Charles of Controlled
	Yes			

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Debtor 1 Lawrence Harris Case number (if known)
First Name Middle Name Last Name

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
CAPITALONE Nonpriority Creditor's Name PO BOX 26625 Number Street	Last 4 digits of account number 7284 When was the debt incurred? 9/2006 As of the date you file, the claim is: Check all that apply.	\$1,306.00
RICHMOND Virginia 23261 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
CBNA Nonpriority Creditor's Name Po Box 6497 Number Street	Last 4 digits of account number 1503 When was the debt incurred? 4/2013 As of the date you file, the claim is: Check all that apply. Contingent	\$485.00
Sioux Falls City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset? No Yes	Other. Specify CreditCard	
CBNA Nonpriority Creditor's Name Po Box 6497 Number Street	Last 4 digits of account number 1892 When was the debt incurred? 9/2007 As of the date you file, the claim is: Check all that apply. Contingent	\$0.00
Sioux Falls City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	debts ✓ Other. Specify CreditCard	

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 Debtor 1 First Name
 Lawrence First Name
 Harris
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CITI	— Last 4 digits of account number 1649	\$605.00
	Nonpriority Creditor's Name P.O. BOX 9001037	When was the debt incurred? 3/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Louisville Kentucky 40290	Contingent	
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.8	City of Chicago - Parking and red Light Tickets	— Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name Department of Revenue - PO Box 88292	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		— Contingent	
	Chicago Illinois 60680	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Other	
	Is the claim subject to offset?	• Caron opening	
	✓ No		
	Yes		
4.9	Comcast	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name 11621 E. Marginal Way # 5	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Bankruptcy Dept	— Contingent	
		Unliquidated	
	Seattle Washington 98168 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Other	
	Is the claim subject to offset?	Other. Specify Other	
	✓ No		
	Yes		

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT ONE BANK NA 4.10 \$108.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 2/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS Nevada 89193 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 **ERC** \$3,162.00 Last 4 digits of account number 2903 Nonpriority Creditor's Name When was the debt incurred? PO Box 57547 Number Street As of the date you file, the claim is: Check all that apply. Contingent Florida 32241 Jacksonville Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: 11 **✓** No Other. Specify **SPRINT** Yes MERRICK BK 4.12 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name POB 9201 When was the debt incurred? 12/2004 Street Number As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE 11804 New York Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

No Yes

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** REGIONAL ACCEPTANCE CO 4.13 \$10,154.00 Last 4 digits of account number 1101 Nonpriority Creditor's Name 1271 SEMORAN BLVD When was the debt incurred? 5/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CASSELBERRY** Florida 32707 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 072 Automobile Is the claim subject to offset? **✓** No Yes 4.14 SYNCB/WALMAR \$0.00 Last 4 digits of account number 3254 Nonpriority Creditor's Name PO BOX 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent EL PASO 79998 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes TOYOTA MOTOR CREDIT 4.15 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5855 When was the debt incurred? 3/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 60197 Carol Stream Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify _

072 Automobile

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 TOYOTA MOTOR CREDIT \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2010 PO Box 5855 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60197 Carol Stream Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 076 Automobile Is the claim subject to offset? **✓** No Yes 4.17 TOYOTA MOTOR CREDIT \$0.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name PO Box 5855 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream Illinois 60197 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify _____ Is the claim subject to offset? 073 Automobile **✓** No

Yes

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Debtor 1 Lawrence Harris Case number (if known)

FIRST NA	me Middle Name Last Name			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpose
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$640.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$640.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$34,012.00	
	6i Total Add lines 6f through 6i	6i	\$34,012.00	

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Fill in this information to identify your case:							
Debtor 1	Lawrence	Harris	Harris				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number		_	(,				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compar	ny with whom you have	the contract or lease	State what the contract or lease is for
Prasier, George Name 0000			Residential Lease, Other, Yearly Residential Lease
Number Chicago	Street Illinois	60649	
City	State	Zip Code	

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			Do	cument rage	5 52 01 75
Fill in	this infor	mation to identify your c	ase:		
Debto	r 1	Lawrence		Harris	
		First Name	Middle Name	Last Name	
Debto	r 2 e, if filing)	First Name	Middle Name	Last Names	
Ороцо	o, ii iiii ig)	First Name	Middle Name	Last Name	
United	d States B	ankruptcy Court for the:	Northern	District of Illinois	
Case	number			(State)	
(If know	rn)				
					Check if this is an amended filing
Ott:	اماما	Form 106H			arrended ming
OIII	Ciai	FOITH TOOM			
Sch	edul	e H: Your Cod	lebtors		12/15
					s complete and accurate as possible. If two married people are
the en	tries in t). Answe	he boxes on the left. At r every question.	tach the Additional Page	to this page. On the to	space is needed, copy the Additional Page, fill it out, and number op of any Additional Pages, write your name and case number (if
_	o you ha No Yes	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as a	a codebtor.)
L		last O vecre have vev	lived in a semantinity and		? (Community property states and territories include Arizona, California,
			kico, Puerto Rico, Texas, W		
l ī	No. 0	Go to line 3.			
Ī	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the t	time?
_		No			
	i i i	Yes. In which communit	y state or territory did you	live?	Fill in the name and current address of that person.
	_				
		Name of your spouse, f	ormer spouse, or legal equ	valent	
		Normalia are Obrea et			
		Number Street			
		City	State	Zip Co	ode
∣3. Ir	ı Column	 1, list all of your codel 	otors. Do not include you	' spouse as a codebtor i	if your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		200	Samone	. ago oo	0.70		
Fill in this i	nformation to identify	your case:					
Debtor 1	Lawrence		Harris				
	First Name	Middle Name	Last N	ame	— Che	eck if this is:	
Debtor 2	ng) First Name	Middle News	Loot N	lama	_	An amended filing	
		Middle Name	Last N			A supplement showing post-pet	ition chanter 19
United State the: Case number	es Bankruptcy Court for	Northern	District of Illi	inois State)		expenses as of the following dat	
(If known)					_	MM / DD / YYYY	
Official	Form 106I						
Sched	ule I: Your In	come					12/15
spouse. If n number (if l	•	l, attach a separate she y question.	•			not include information abo ional pages, write your nam	•
1. Fill in yo	our employment		Debtor 1			Debtor 2	
		Employment status	✓ Emplo	yed		Employed	
attach a	ave more than one job, separate page with		Not Er	mployed		Not Employed	
informat employe	ion about additional ers.	Occupation	Housekeep	per			
	part time, seasonal, or bloyed work.	Employer's name	Jackson P	ark Hospital			
	tion may include student	Employer's address		ony Island Ave			
	emaker, if it applies.		Number Str	reet		Number Street	
			_				
			Chicago City	Illinois State	60649 Zip Code	City State	Zip Code
			Oity	Olato	Zip codc	Orty Grate	Zip Gode
		How long employed there?					
Part 2: G	ive Details About N	Monthly Income					
	monthly income as of t less you are separated.	the date you file this forn	n. If you have	nothing to repo	ort for any line, v	write \$0 in the space. Include yo	ur non-filing
	our non-filing spouse have e, attach a separate she		combine the	information for	all employers fo	or that person on the lines below	. If you need
				For	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$2,868.43		
3. Estima	ate and list monthly over	rtime pay.		3.	+ \$0.00		
4. Calcu	late gross income. Add li	ine 2 + line 3.		4.	\$2,868.43		

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Debto	r 1Lawrence First Name		Harris Last Name	Case numbe known)	r <i>(if</i>		
		date .tal.ito		For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4.	\$2,868.43			
5. List	all payroll dedu						
5a.	Tax, Medicare,	and Social Security deductions	5a.	\$644.58			
5b.	Mandatory cont	ributions for retirement plans	5b.	\$0.00			
5c.	Voluntary contri	ibutions for retirement plans	5c.	\$0.00			
5d.	Required repays	ments of retirement fund loans	5d.	\$0.00			
5e.	Insurance		5e.	\$181.81			
5f. l	Domestic suppo	rt obligations	5f.	\$0.00			
5g.	Union dues		5g.	\$0.00			
5h.	Other deduction	ns. Specify:	5h.	+ \$0.00 +			
6. Add +5h.	the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$826.39			
7. Cald	culate total mon	thly take-home pay. Subtract line 6 from line	94. 7.	\$2,042.04			
8. List	all other income	e regularly received:					
	business, profes	•					
		nt for each property and business showing rdinary and necessary business expenses, and					
	the total monthly		8a.	\$0.00			
8b.	Interest and div	idends	8b.	\$0.00			
	dependent regu						
	divorce settlemen	spousal support, child support, maintenance, it, and property settlement.	8c.	\$0.00			
8d.	Unemployment	compensation	8d.	\$0.00			
8e.	Social Security		8e.	\$1,764.00			
	Include cash assis cash assistance th	nt assistance that you regularly receive stance and the value (if known) of any non- nat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s	8f.	\$0.00			
8a.	Pension or retir	rement income	8g.	\$133.00			
		ncome. Specify: Pro-Rated Tax Refund	8h.		· · · · · · · · · · · · · · · · · · ·		
		e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	+ 8h. 9.	\$2,187.16			
	•	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp	10. Douse	\$4,229.20	-	= \$4	4,229.20
Incl frier	lude contributions nds or relatives.	ular contributions to the expenses that you from an unmarried partner, members of your mounts already included in lines 2-10 or amou	household, y	our dependents, your roomr			
Spe	ecify:					11. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Sun				12.	4,229.20
						Combined monthly in	
13. Do	you expect an i	ncrease or decrease within the year after y	you file this f	orm?			
							
L	Yes. Explain:						

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		Do	ocument Page 3	35 of 73		
Fill in this infor	mation to identify y	our case:				
Debtor 1	Lawrence		Harris			
Dahta : 0	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States B	ankruptcy Court for	the: Northern	District of Illinois (State)	A supplement s expenses as of		st-petition chapter 13 g date:
Case number (If known)						
	Form 106					12/15
Be as complete information. If i (if known). Ans	and accurate as	possible. If two married peop ded, attach another sheet to n.		are equally responsible for sup additional pages, write your r		
1. Is this a join						
	to line 2					
		n a separate household?				
	¬ No	. а сорагато подостога:				
L	_	ust file Official Forms 106 L 2 F	vnongo for Congrete Househ	ald of Dobtor 2		
0. Da haw		ust file Official Forms 106J-2, <i>E.</i>	xperises for Separate Houserto	na oi Debioi 2.		
-		No	for =			
Do not list D Debtor 2.	eptor i and	Yes. Fill out this information each dependent	Dependent's relations Debtor 1 or Debtor 2	ship to Dependent's age	Does de with you	ependent live u?
expenses of	enses include f people other	No				
than yourself and dependents		Yes				
Part 2: Estir	nate Your Ongo	ing Monthly Expenses				
_	f a date after the		-	as a supplement in a Chapter 1 check the box at the top of the		•
	•	non-cash government assistar ded it on <i>Schedule I: Your Inc</i>	-	f		Your expenses
	or home ownersh or the ground or lot.	ip expenses for your residenc 4.	e. Include first mortgage payn	nents and	4.	\$660.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$150.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Lawrence First Name
 Harris
 Case number (if known)

 Last Name
 Last Name

First Name whome Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$275.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$270.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$300.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$85.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$150.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$25.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
255. T.S. T.S. T. O GOOD GREET OF CONTROLLING IT GOOD	20e	\$0.00

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Debtor 1 Lawre		Harris	Case number (if known)		
First N	ame Middle Name	Last Name			
21. Other. Spe	cify: Social Security Exemption			21	\$1,764.00
	your monthly expenses.				\$3,979.00
22a. Add lir	es 4 through 21.				\$0.00
22b. Copy	ine 22 (monthly expenses for Debtor 2), if any	, from Official Form 106J-2			\$3,979.00
22c. Add lir	e 22a and 22b. The result is your monthly ex	penses.		22.	
23. Calculate	our monthly net income.				
23a. Copy I	ne 12 (your combined monthly income) from	Schedule I.		23a	\$4,229.20
23b. Copy	our monthly expenses from line 22 above.			23b	\$3,979.00
	ct your monthly expenses from your monthly	income.			\$250.20
The re	sult is your monthly net income.			23c	<u> </u>
•	le, do you expect to finish paying for your car payment to increase or decrease because of a Explain here:				

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lawrence		Harris
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Official Form 106Dec

Check if this is an
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	and softedules med with this designation and
×	/s/ Lawrence Harris	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/9/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	ormation to identify your o	case:					
Debtor 1	Lawrence		Harris				
Debtor 2	First Name	Middle Nar	ne Last Nam	е			
(Spouse, if filing)	First Name	Middle Nar	me Last Nam	e			
United States	Bankruptcy Court for the:	Northern	District of Illino				
Case number	·		(Stat	9)			
(If known)							Check if this is a
Official	Form 107						amended filing
Stateme	ent of Financia	al Affairs fo	r Individuals	Filina fo	r Bankru	ptcv	04/1
Be as compl	ete and accurate as po	ssible. If two man	ried people are filing	ogether, bot	h are equally r	esponsible for	
	If more space is neede nown). Answer every q		ate sheet to this form	On the top o	of any addition	nal pages, write	your name and case
		•	ad Whara Vay Lived	Doforo			
Part 1: Giv	e Details About Your	Maritai Status ar	na wnere You Livea	Before			
1. What i	s your current marital st	atus?					
<u></u> М	arried						
✓ No	ot married						
2. During	the last 3 years, have ye	ou lived anywhere o	ther than where you liv	re now?			
✓ No	0						
	es. List all of the places ye	ou lived in the last 3	years. Do not include v	vhere you live	now.		
De	ebtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same a	s Debtor 1		Same as Debtor 1
Nı	umber Street		From	Number Str	oot .		From
	amber offeet		То				To
Ci	ty State	Zip Code		City	State	Zip Code	
				Same a	s Debtor 1		Same as Debtor 1
Nı	umber Street		From	Number Str	eet		From
_			То				То
_							
Ci	ty State	Zip Code		City	State	Zip Code	
	he last 8 years, did you e fories include Arizona, Calif						
✓ No							
Ľ	. Make sure you fill out S	chedule H: Your Co	odebtors (Official Form	106H).			

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$23421.71 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$32696.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$29872.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. YTD SSI \$12,348.00 From January 1 of current year until Est. YTD Pension \$931.00 the date you filed for bankruptcy: Est. 2016 SSI \$21,168.00 For last calendar year: Est. 2016 Pension \$651.00 (January 1 to December 31, 2016 Est. 2015 SSI \$21,168.00 For the calendar year before that: Est. 2015 Pension \$1,468.00 (January 1 to December 31, 2015

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Harris Debtor 1 Lawrence __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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or 1	Lawrence			Ha	arris	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi com age	ders include your porations of whic	relatives; a h you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; part , or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	yments to	an insider.	Dates of	Total amount	Amountwou	December this navment
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	ı debts gua	aranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name				-		
	Number Street						
	City	State	Zip Code				

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	tor 1	Lawrence		Harris	Case number (if known)	
		First Name	Middle Name	Last Name	<u> </u>	-	
11.			filed for bankruptcy, did se a payment because yo		pank or financial institution,	set off any amou	unts from your
	V	No					
	Ħ	Yes. Fill in the details.					
	Ш	165. I III II I II G GEIAIIS.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City Ctot	to Zin Codo				
		City Stat	te Zip Code				
12.			led for bankruptcy, was a odian, or another official		possession of an assignee for	or the benefit of	creditors, a court-
		M					
	✓	No					
		Yes					
	_						
Part	5:	List Certain Gifts an	nd Contributions				
13.	Wi	thin 2 years before you	filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$60	0 per person?	
		1 No					
	✓						
		Yes. Fill in the details	for each gift.				
		Gifts with a total valu per person	e of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You G	Save the Gift				
		Number Street					
		City Stat	te Zip Code				
		Person's relationship to	you				
		Person to Whom You G	Gave the Gift				
		Number Street					
		City Stat	te Zip Code				
		-					
		Person's relationship to	you				

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Debt		Lawrence		Harris	Case number (if know	/n)	
		First Name Middl	le Name	Last Name			
11	\A/;+I	hin 2 years before you filed for banl	kruptov did vo	, give ony gifte or centri	butions with a total value	of mara than \$600 i	o any abority?
14.	WILI	nin 2 years before you filed for bank	Krupicy, dia yol	a give any gints or contri	butions with a total value (oi more than \$600	o any charity?
	✓	No					
		Yes. Fill in the details for each gift of	or contribution.				
		Gifts or contributions to charities	:	Describe what you cor	tributed	Date you	Value
		that total more than \$600		•		contributed	
		Charity's Name					
		,					
		Number Street					
		City State Zi	ip Code				
		11110					
Part	6:	List Certain Losses					
15.		nin 1 year before you filed for bankı ıbling?	ruptcy or since	you filed for bankruptcy	, did you lose anything bed	ause of theft, fire,	other disaster, or
	yan	ibiliig:					
	✓	No					
		Yes. Fill in the details.					
	_	Describe the property you lost and	d	Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred			insurance has paid. List	loss	lost
				-	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
		1:10 1: D					
rait	<i>i</i> :	List Certain Payments or Trans	31613				
		ut seeking bankruptcy or preparing ude any attorneys, bankruptcy petition No			or services required in your ba	ankruptcy.	
	$ldsymbol{\wedge}$	Yes. Fill in the details.					
				Description and value transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Atta		8/9/2017	\$0.00
		Person Who Was Paid		Attorney's Fee - 0.00		0/9/2017	φυ.υυ
		11101 S. Western Avenue					
		Number Street					
		01:					
			ip Code				
		City State Zi	ip Code				
		Email or website address					
		Person Who Made the Payment, if No	ot You				
						J	
		Person Who Was Paid					
		Person Who Was Paid Number Street					
		Number Street					
		Number Street	ip Code				
		Number Street City State Zi	ip Code				
		Number Street	ip Code				

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	Lawrence			ase number <i>(if known)</i>		
	First Name	Middle Name	Last Name			
he	Ip you deal with your cred not include any payment o	litors or to make paym		nalf pay or transfer ar	າy property to any	yone who promised to
	No Yes. Fill in the details.					
			Description and value of any pro transferred	!	Date payment or transfer was made	Amount of payment
	Person Who Was Paid			-	<u> </u>	
	Number Street					
	City State	Zip Code				
th o	e ordinary course of your l	ousiness or financial af and transfers made as s	ecurity (such as the granting of a securi		•	
_			Description and value of propert transferred		property or eived or debts paid	Date d transfer was made
	Person Who Received Tra	ansfer				
	Number Street					
	City State Person's relationship to y	Zip Code ou				
	Person Who Received Tra	ansfer				
	Number Street					
	City State Person's relationship to y	Zip Code ou				
be	thin 10 years before you f neficiary? nese are often called asset-p		i you transfer any property to a self-s	settled trust or simila	r device of which	n you are a
	Yes. Fill in the details.		Description and value of the pro	pperty transferred		Date transfer was
	Name of trust					made

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Harris Debtor 1 Lawrence Case number (if known) Middle Name First Name Identify Property You Hold or Control for Someone Else Part 9: 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Lawrence	NAC-1-4	I- Niema	Harris	Case n	umber <i>(if k</i>	nown)		
		First Name	Midd	le Name	Last Name					
26.	Hav	e you been a party	y in any judicial o	r administrative	e proceeding under	any environmental	l law? Inc	lude settlements	and order	s.
	✓	No								
		Yes. Fill in the det	tails.							
				Cour	rt or agency		Nature of	the case		Status of the case
		Case title								Pending
					t Name					On appeal
		Case number		Num	berStreet					Concluded
		•		City	State	Zip Code				_
Part	11:	Give Details Ab	oout Your Busir	ness or Conne	ections to Any Bus	siness				
27.	With	nin 4 years before	you filed for bank	cruptcy, did you	own a business or l	nave any of the foll	lowing co	nnections to any	business?	
		A sole propri	etor or self-emplo	oyed in a trade,	profession, or other	activity, either full-	time or pa	art-time		
			-	-	or limited liability pa	=	•			
		A partner in a			o	(<u> </u>				
		ш .	rector, or managi	na executive of	a corporation					
			_	_	/ securities of a corp	oration				
			at least 5 /0 of the	voling or equity	y securities or a corp	oration				
	✓	No. None of the a	above applies. Go	to Part 12.						
		Yes. Check all that	at apply above ar	nd fill in the deta	ils below for each b	usiness.				
					Describe the natu	re of the business		Employer Identif	fication nu	mber Do not
								include Social S	ecurity nu	mber or ITIN.
		Business Name						EIN:		
		Number Street			Name of accounta	int or bookkeeper		Dates business	existed	
		City	State Z	ip Code				From	То	
					Describe the natu	re of the business		Employer Identification include Social S		
		Business Name						EIN:		
		Number Street			Name of accounta	int or bookkeener		Dates business	existed	
		City	State Z	ip Code	ramo or account	ant or bookkooper		From	To	
		•								
					Describe the natu	ua af tha huainaaa		Employer Identif	fication w.	mhar Da nat
					Describe the natu	re or the business		include Social S		
		Business Name						EIN:		
								Balanda d		
		Number Street			Name of accounta	int or bookkeeper		Dates business	existed	
		City	State Z	Zip Code				From	То	

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Deb	tor 1 Lawrence			Harris	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	-		ou give a financial statemo	ent to anyone about your business? Include all financial institutions,
				Date issued	
				2410 100404	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
	Oity	Oldio	2.0 0000		
Part	Sign Be	low			
t	true and correc	t. I understand that ase can result in fi	it making a false sta nes up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	•	/s/ Lawrence F Signature of Debte			Signature of Debtor 2
		oignature of Bobt			Date
		Date 8/9/2017			Date
[✓ No Yes			Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
ı	√ No				• •
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

	Northern Distric	ct of Illinois	
Lawrence Harr	is	Case No.	
Debtor			(If known)
		Chapter	Chapter 13
DISCLOSURE C	F COMPENSATION	N OF ATTORNEY F	OR DEBTOR
compensation paid to me within	one year before the filing of the p	petition in bankruptcy, or agreed to	be paid to me, for services
For legal services, I have agreed	to accept		\$4,000.00
Prior to the filing of this stateme	nt I have received		\$0.00
Balance Due			\$4,000.00
The source of the compensation	paid to me was:		
✓ Debtor	Other (specify)		
The source of the compensation	paid to me is:		
✓ Debtor	Other (specify)		
I have not agreed to share the members and associates of	ne above-disclosed compensation my law firm.	n with any other person unless the	y are
members or associates of m	y law firm. A copy of the agreeme		
In return for the above-disclosed	d fee, I have agreed to render legal	service for all aspects of the bank	ruptcy case, including:
 a. Analysis of the debtor's the bankruptcy; 	financial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
b. Preparation and filing of	any petition, schedules, statemen	nts of affairs and plan which may b	pe required;
c. Representation of the de	btor at the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;
d. Representation of the de	btor in adversary proceedings and	d other contested bankruptcy matt	ters;
By agreement with the debtor(s),	the above-disclosed fee does no	t include the following services:	
	CERTIFICA	ATION	
		nt or arrangement for payment to m	ne for representation of the
8/9/2017		/s/ Kashwal Kaur	
Date		Signature of Attorney	
		Semrad Law Firm	
	Disclosure C Pursuant to 11 U.S.C. § 329(a) a compensation paid to me within rendered or to be rendered on be for legal services, I have agreed Prior to the filing of this statemed Balance Due The source of the compensation Debtor The source of the compensation Debtor The source of the compensation Debtor I have not agreed to share the admembers and associates of mathematics or associates of mathematics or associates of mathematics or associates of mathematics or associates of mathematics of the debtor's factorial bankruptcy; b. Preparation and filing of c. Representation of the dead d. Representation d.	DISCLOSURE OF COMPENSATION Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify compensation paid to me within one year before the filling of the prendered or to be rendered on behalf of the debtor(s) in contemplation for the filling of this statement I have received Balance Due The source of the compensation paid to me was: Debtor Debtor Other (specify) The source of the compensation paid to me is: Debtor Other (specify) I have not agreed to share the above-disclosed compensation members and associates of my law firm. I have agreed to share the above-disclosed compensation with members or associates of my law firm. A copy of the agreement the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal a. Analysis of the debtor's financial situation, and rendering bankruptcy; b. Preparation and filling of any petition, schedules, statemer c. Representation of the debtor at the meeting of creditors and d. Representation of the debtor in adversary proceedings and By agreement with the debtor(s), the above-disclosed fee does not certify that the foregoing is a complete statement of any agreement or(s) in this bankruptcy proceedings. 8/9/2017	Disclosure of compensation paid to me with the foregoing it have agreed to share the above-disclosed compensation with a list of the name the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to rendering advice to the debtor in determining bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be agreement with the debtor(s), the above-disclosed fee does not include the following services: Debtor

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$52.00 for expenses, leaving a balance due of \$4,362.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/9/2017	
Signed:		
/s/ Lawr	rence Harris	
		/s/ Kashwal Kaur
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Harris, Lawrence	Case No	
	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	TRIX
T knowledg	he above named Debtors hereby verif e.	y that the attached list of creditors is to	rue and correct to the best of their
Date:	8/9/2017	/s/ Harris, Lawre Harris, Lawrence	
		Signature of Del	

TOYOTA MOTOR CREDIT PO Box 5855 Carol Stream, IL, 60197

ALLY FINANCIAL PO Box 130424 Saint Paul, MN, 55113

REGIONAL ACCEPTANCE CO 1271 SEMORAN BLVD CASSELBERRY, FL, 32707

CAPITALONE PO BOX 26625 RICHMOND, VA, 23261

ERC PO Box 57547 Jacksonville, FL, 32241

CITI P.O. BOX 9001037 Louisville, KY, 40290

CBNA Po Box 6497 Sioux Falls, SD, 57117

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

MERRICK BK POB 9201 OLD BETHPAGE, NY, 11804

SYNCB/WALMAR PO BOX 965024 EL PASO, TX, 79998

CAPITAL ONE AUTO FINAN 3901 DALLAS PKWY PLANO, TX, 75093

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City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

IRS 1 PO Box 7346 Philadelphia, PA, 19101

Comcast p.o. box 196 Newark, NJ, 07101

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

4

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$362.00
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$52.00 for expenses, leaving a balance due of \$4,362.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/9/2017	
Signed	:	
/s/ Law	rence Harris UHHA MB	/s/ Kashwal Kaur Qsl
Debtor((s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Lawrence		Harris .ast Name	Case number (if known)	
	estions for Reporting Purposes			
16. What kind of debts do you have? 17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you No. I am not filing under Chapter expenses are paid that for No.	consumer debts? Conprimarily for a personal business debts? Business debts. Bu	, family, or household purp less debts are debts that you le operation of the busines umer debts or business de	oose." ou incurred to obtain as or investment. ebts. ccluded and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	50	5,001-50,000 0,001-100,000 ore than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million	500,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion
20. How much do you estimate your liabilities to be?	☐ \$0-\$50,000 ☑ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, ar correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain	apter 7, I am aware that I understand the relief a d I did not pay or agree t	I may proceed, if eligible, uvailable under each chapte	under Chapter 7, 11,12, or 13 er, and I choose to proceed tan attorney to help me fill
	I request relief in accordance wi	•		•
	I understand making a false stat connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Lawrence Harris Signature of Debtor 1	ase can result in fines up	o to \$250,000, or imprisor	
entida Junior 20 entres e destinares entre de la companya del la companya de la companya del la companya de la	Executed on 8/9/2017 MM / DD	A STATE STATE STATE AND A STAT	Signature of Debtor 2 Executed on	M / DD / YYYY

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Fill in this info	rmation to identify your	case:			
Debtor 1	Lawrence		Harris		
DODIO! !	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)					
(opouse, ii iiirig)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)		-
Case number			(State)		
(If known)				Chaok ii	i thia ia a
Official	Form 106De	2 C		amende	this is a d filing
					
Declarat	ion About an	Individual Debto	r's Schedule	S	12/1
lf two married	people are filing togeth	er, both are equally respons	ible for supplying corr	ect information.	
Part 1: Sign	recombination and an extraordinary construction of the construction of the transfer technique to the	eone who is NOT an attorney	to help you fill out ba	nkruptcy forms?	
✓ No					
Yes.	Name of person		Attach Bankruptc Signature (Official	Petition Preparer's Notice, Declaration, and Form 119).	
that they	ence Harris	re that I have read the summ	*	d with this declaration and re of Debtor 2	
MM	/DD/YYYY		ī	MM/DD/YYYY	

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Debtor 1	Lawrence		Harris	Case number (if known)		
	First Name	Middle Name	Last Name			
28. Wit cre	thin 2 years before yeditors, or other part	ou filed for bankruptcy, did gies.	you give a financial stater	ment to anyone about your business? Include all financial institutions,		
✓	No Yes. Fill in the detai	ls below.				
hand			Date issued			
	Name		MM/DD/YYYY			
	Number Street					
	City	State Zip Code				
David 40:	Sign Below					
a bani	nkruptcy case can re	esult in fines up to \$250,000	, or imprisonment for up t	serty, or obtaining money or property by fraud in connection with the 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	Signature	O Debtor 1		Date		
	Date 8/	9/2017		Date		
Did y	ou attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
	No			, , , , , , , , , , , , , , , , , , , ,		
	/es					
Did y	ou pay or agree to p	ay someone who is not an a	ttorney to help you fill out	bankruptcy forms?		
☑ ▷	lo					
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Chapter. CREDITOR MA	Chapter13
CREDITOR MA	TRIX
ed list of creditors is t	true and correct to the best of their
Harris, Lawrence	
l	/s/ Hanis, Lawr

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Debt		Lawrence First Name	Middle Name	Harris Last Name	Case number (if known)	
16.		Iculate the median family in	The Committee of the Co	and the second contract of the second contrac		The Anti-Charles of the second common according section of
		a. Fill in the state in which you		Illinois	•	
	16b	o. Fill in the number of people	in your household.	1		
	160	c. Fill in the median family inco household using the link specified in th	•	To find	I a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$50,765.00
17.	Hov	w do the lines compare?	•		-y and the arange of the balling play blank a billion.	
	17a				form, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
	17b	U.S.C. § 1325(b)(3). G	line 16c. On the top of p o to Part 3 and fill out t monthly income from I	Calculation of Dispos	ck box 2, <i>Disposable income is determined under 11</i> able Income (Official Form 122C-2). On line 39 of that	
Part	3:	Calculate Your Commit	ment Period Under	11 U.S.C. §1325(b)	(4)	
18.	Cop	oy your total average month	nly income from line 11	l.		\$2,962.73
19.	Ded com	duct the marital adjustment nmitment period under 11 U.S	t if it applies. If you are S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of y	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a	. If the marital adjustment doe	es not apply, fill in 0 on	line 19a.	error en la companya de la companya	-\$0.00
20.		o. Subtract line 19a from line culate your current monthly		Fallow the same start of		\$2,962.73
20.			y income for the year.	rollow triese steps:		PO 000 70
	20a.	. Copy line 19b. Multiply by 12 (the number	of months in a year).		en e	\$2,962.73 x 12
	20b	. The result is your current mo	onthly income for the ye	ar for this part of the for	m.	\$35,552.76
	20c.	. Copy the median family inco	ome for your state and s	ize of household from li	ne 16c.	\$50,765.00
21.	How	v do the lines compare?				
	図	Line 20b is less than line 20c commitment period is 3 years	c. Unless otherwise orders. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	
		Line 20b is more than or equ 4, <i>The commitment period is</i>	al to line 20c. Unless otl 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box	
Part 4	9 5	Sign Below				
		By signing here, I declare und	der penalty of perjury tha	it the information on this	s statement and in any attachments is true and correct.	
		/s/ Lawrence Harris	LHA	M \$7 18x		
		Signature of Debtor 1		()	Signature of Debtor 2	
		Date 8/9/2017 MM/DD/YYYY			Date MM/DD/YYYY	
	1	If you checked 17a, do NOT to the state of t	fill out or file Form 122C orm 122C-2 and file it w	:-2. ith this form. On line 39	of that form, copy your current monthly income from line	14